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1. A method of consumer cash value

accumulation based upon point-of-sale transactions
between consumers and merchants, the method
comprising:

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at the point-of-sale, obtaining from the
consumer an account number unique to the consumer and
which is independent of how the consumer pays for the
transaction;

P |

10 at a merchant location, determining a credit

value for the transaction;

P |

15 electronically providing from the merchant
location to a central system for each transaction, the
consumer's account number and the credit value;

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P |

15 for each transaction, accumulating, at the
central system, cash value in a consumer account
associated with that consumer's account number by
increasing the cash value in that consumer account in
relation to the credit value; and

P |

20 selectively providing to at least a
plurality of the consumers, access to funds in their
respective consumer accounts, such access being based
upon the cash value in that consumer account.

2. The method of claim 1 wherein the
credit value is determined based upon at least a
predetermined incentive amount.

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3. The method of claim 2 wherein the credit value is further determined by a credit rate selected by the merchant.

4. The method of claim 2 wherein, for each transaction, merchant data associated with the merchant is electronically transmitted to the central system along with the consumer's account number and the credit value, the method further comprising:

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for each transaction, accumulating, at the central system, bill value in a merchant account associated with that merchant's merchant data by increasing the bill value in that merchant's account in relation to the credit value; and

P1

periodically reducing the amount of the bill value upon confirmation of the predetermined incentive amount.

5. The method of claim 1 further comprising:

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resetting to zero the cash value in each consumer account for which access to funds is provided.

6. The method of claim 1, wherein access to funds is provided by issuing a check in an amount equal to the cash value in that consumer account.

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7. The method of claim 1 wherein access to funds is provided through a funds dispensing electronic terminal communicating with the central system, and which dispenses the funds when properly accessed.

8. The method of claim 1 wherein, for each transaction, merchant data associated with the merchant is electronically transmitted to the central system along with the consumer's account number and the credit value, the method further comprising:

for each transaction, accumulating, at the central system, bill value in a merchant account associated with that merchant's merchant data by increasing the bill value in that merchant's account in relation to the credit value.

9. The method of claim 8 further comprising:

generating for each merchant account a bill in an amount based upon the bill value in that merchant account.

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10. The method of claim 8 further comprising:

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reducing the bill value for a merchant account upon confirmation of credit value extended to
5 a consumer by that merchant based upon an incentive offered by a third party.

11. The method of claim 1 further comprising:

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assigning to each consumer a consumer account number which is that consumer's unique Social
5 Security number.

12. The method of claim 1 wherein access to funds is provided on at least one selected date.

13. The method of claim 12, the selected date being a birthdate common to the plurality of consumers to whom access to funds is provided.

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14. A centralized consumer cash value system for transactions between consumers and multiple merchants comprising:

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at each merchant location at least:

P2 5

consumer data input means at the point-of-sale for inputting an account number unique to the customer independent of how the consumer pays for the transaction;

P2

10 processor means for determining a credit value for the transaction; and

P2

first communication means for electronically transmitting to the central system the consumer's account number and the credit value related to each transaction; and

P1

15 at a central location, a central system having at least:

P2

second communication means for electronically receiving the consumer's account number and the credit value related to each transaction;

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P2 consumer account memory means for storing cash values for a plurality of consumer accounts, each consumer account being associated with a respective, unique account number;

P2

25 processor means for incrementing the cash value in a consumer account associated with

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B P2
30 a received consumer account number by an amount
corresponding^{related} to the received credit value; and
unit means for selectively providing to
at least a plurality of consumers access to funds
in an amount based upon the cash value in the
consumer account associated with that consumer.

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15. The system of claim 14, further
including, at each merchant location, transaction data
input means for inputting a predetermined incentive
amount for the transaction, said merchant location
processor means responsive to said transaction data
input means whereby said credit value being determined
at least in part in accordance with said inputted
predetermined incentive amount.

16. The system of claim 15, further
including, at each merchant location, memory means for
storing a credit rate selected by the merchant, said
transaction data input means further for inputting the
sales amount of the transaction, said merchant
location processor means further responsive to said
memory means whereby said credit value further being
determined at least in part in accordance with said
credit rate and the sales amount of the transaction.

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17. The system of claim 15 wherein the first communication means also electronically transmits and the second communication means also electronically receives, related to each transaction, merchant data associated with the merchant along with the consumer's account number and the credit value, the central system further having:

P1 merchant account memory means for storing bill values for a plurality of merchant accounts, each merchant account being associated with respective merchant data;

P1 said central system processor means further for incrementing the bill value in a merchant account associated with received merchant data by an amount corresponding ^{related} to the received credit value; and

B P1 means for reducing the bill value upon confirmation of said predetermined incentive amount.

18. The system of claim 14, said processor means including means for resetting to zero the cash value in each consumer account for which access to funds is provided.

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19. The system of claim 14, said unit means including a check printer whereby access to funds is by printing a check in an amount of the cash value in that consumer's account.

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20. The system of claim 14 further comprising at least one funds dispensing electronic terminal communicating with said unit means for dispensing the funds.

21. The system of claim 14 wherein the first communication means also electronically transmits and the second communication means also electronically receives, related to each transaction, merchant data associated with the merchant along with the consumer's account number and the credit value, the central system further having:

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merchant account memory means for storing bill values for a plurality of merchant accounts, each merchant account being associated with respective merchant data; and

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said central system processor means further or incrementing the bill value in a merchant account associated with received merchant data by an amount related
15 corresponding to the received credit value.

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22. The system of claim 21, the central
system further having:

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P | means for issuing to each merchant a bill in
an amount based upon the bill value in the merchant
account associated with that merchant.

23. The system of claim 21, the central
system further having:

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P | means for reducing the bill value for a
merchant account upon confirmation of credit value
extended to a consumer by that merchant based upon an
incentive offered by a third party.

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24. A method of consumer cash value accumulation based upon point-of-sale transactions between consumers and merchants, the method comprising:

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each merchant determining at least one credit rate ~~to be applied to selected purchases from the merchant~~;

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at the point-of-sale, obtaining from the consumer an account number unique to the consumer;

P1

10 at a merchant location, determining a credit value for the transaction based upon the dollar amount of the transaction and the applicable credit rate determined by that merchant;

P1

15 providing to a central system for each transaction, the consumer's account number and the credit value;

P1

20 for each transaction, accumulating, at the central system, cash value in a consumer account associated with that consumer's account number by increasing the cash value in that consumer account in relation to the credit value; and

P1

25 selectively providing at least a plurality of the consumers access to funds in their respective consumer accounts, such access being based upon the cash value in that consumer account.

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25. The method of claim 24 wherein the credit value is further determined based upon a predetermined incentive amount.

26. The method of claim 25 wherein, for each transaction, merchant data associated with the merchant is transmitted to the central system along with the consumer's account number and the credit value, the method further comprising:

for each transaction, accumulating, at the central system, bill value in a merchant account associated with that merchant's merchant data by increasing the bill value in that merchant's account in relation to the credit value; and

periodically reducing the amount of the bill value upon confirmation of the predetermined incentive amount.

27. The method of claim 24 further comprising:

resetting to zero the cash value in each consumer account for which access to funds is provided.

28. The method of claim 24, wherein access to funds is provided by issuing a check in an amount equal to the cash value in that consumer account.

29. The method of claim 24 wherein access to funds is provided through a funds dispensing electronic terminal communicating with the central system, and which dispenses the funds when properly accessed.

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30. The method of claim 24 wherein, for each transaction, merchant data associated with the merchant is transmitted to the central system along with the consumer's account number and the credit value, the method further comprising:

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10 for each transaction, accumulating, at the central system, bill value in a merchant account associated with that merchant's merchant data by increasing the bill value in that merchant's account in relation to the credit value.

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31. The method of claim 30 further comprising:

5 generating for each merchant account a bill in an amount based upon the bill value in that merchant account.

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32. The method of claim 24 further comprising:

5 assigning to each consumer a consumer account number which is that consumer's unique Social Security number.

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33. A centralized consumer cash value system for transactions between consumers and multiple merchants comprising:

P1 at each merchant location at least:

P2 5 consumer data input means at the point-of-sale for inputting an account number unique to the customer;

P2 transaction data means for inputting the dollar amount of the point-of-sale transaction;

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P2 memory means for storing a credit rate selected by the merchant;

P2 processor means for determining a credit value based upon the dollar amount of the point-of-sale transaction and the selected credit rate; and

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P2 first communication means for transmitting to the central system the consumer's account number and the credit value related to each transaction; and

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P1 at a central location, a central system having at least:

P2 3 25

second communication means for receiving the consumer's account number and the credit value related to each transaction;

P2 consumer account memory means for storing cash values for a plurality of consumer

accounts, each consumer account being associated with a respective, unique account number;

P2 30

processor means for incrementing the cash value in a consumer account associated with a received consumer account number by an amount corresponding ^{related} to the received credit value; and

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unit means for selectively providing to at least a plurality of consumers access to funds in an amount based upon the cash value in the consumer account associated with that consumer.

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34. The system of claim 33, further including, at each merchant location, transaction data input means for inputting a predetermined incentive amount for the transaction, said merchant location processor means responsive to said transaction data input means whereby said credit value further being determined at least in part in accordance with said inputted predetermined incentive amount.

35. The system of claim 34 wherein the first communication means also transmits and the second communication means also receives, related to each transaction, merchant data associated with the merchant along with the consumer's account number and the credit value, the central system further having:

P1
3 5 merchant account memory means for storing bill values for a plurality of merchant accounts, each merchant account being associated with respective merchant data;

P1
10 said central system processor means further for incrementing the bill value in a merchant account associated with received merchant data by an amount ^{related} corresponding to the received credit value; and

P1
15 means for reducing the bill value upon confirmation of said predetermined incentive amount.

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36. The system of claim 33, said processor means including means for resetting to zero the cash value in each consumer account for which access to funds is provided.

37. The system of claim 33, said unit means including a check printer whereby access to funds is by printing a check in an amount of the cash value in that consumer's account.

38. The system of claim 33 further comprising at least one funds dispensing electronic terminal communicating with said unit means for dispensing the funds.

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3 5 39. The system of claim 33 wherein the first communication means also transmits and the second communication means also receives, related to each transaction, merchant data associated with the merchant along with the consumer's account number and the credit value, the central system further having:

P | merchant account memory means for storing bill values for a plurality of merchant accounts, each merchant account being associated with respective
10 merchant data; and

P | said central system processor means further for incrementing the bill value in a merchant account associated with received merchant data by an amount
B corresponding to the received credit value.

40. The system of claim 39, the central system further having:

P | means for issuing to each merchant a bill in an amount based upon the bill value in the merchant
5 account associated with that merchant.

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End